

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 21-17135-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric Celestine  
1826 Longview Court  
Teaneck, NJ 07666

Theresa Celestine  
1826 Longview Court  
Teaneck, NJ 07666

Social Security No.:

xxx-xx-2681

xxx-xx-7560

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 9/10/21 and a confirmation hearing on such Plan has been scheduled for 8/4/22.

The debtor filed a Modified Plan on 8/18/22 and a confirmation hearing on the Modified Plan is scheduled for 10/6/22 @ 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: August 19, 2022

JAN: lc

Jeanne Naughton  
Clerk

In re:  
Eric Celestine  
Theresa Celestine  
Debtors

Case No. 21-17135-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 19, 2022

User: admin  
Form ID: 186

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Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Eric Celestine, Theresa Celestine, 1826 Longview Court, Teaneck, NJ 07666-3711
519303596	+ American Express, 500 N Franklin Tpke, PO Box 278, Ramsey, NJ 07446-0278
519303598	+ Bergen Neurology Consultants, 25 Rockwood Place, Englewood, NJ 07631-4959
519303606	CITI/CBNA, CITICORP CREDIT SERVICES; ATTN: CENTRALI, P.O. BOX 790034, KANSAS CITY, MO 64195
519303599	+ Cach, LLC, ATTN: Credit Control, LLC, 5757 Phantom Drive, Hazelwood, MO 63042-2415
519303603	+ Central Credit Services LLC, PO Box 358, Ramsey, NJ 07446-0358
519303617	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court.; Forster, Garbus, & Garbus, 60 Motor Parkway, Commack, NY 11725
519303618	+ GE Capital, Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
519303620	+ Irving Paltrowitz,MD, 1086 Teaneck Road Suite 4C, Teaneck, NJ 07666-4855
519303621	+ Orange Pathology Associates, ATTN: The Law Offices of M.L. Zager P.C., 461 Broadway, P.O. Box 948, Monticello, NY 12701-0948
519303626	+ RICKART COLLECTION SYSTEMS,INC, 575 MILLTOWN ROAD, PO BOX 7242, North Brunswick, NJ 08902-7242
519303624	+ Raymond Meisenbacher & Sons Esq, 739 East Main Street, Bridgewater, NJ 08807-3339
519303627	Ridgefield Medical Assoc., 866 Teaneck Road, Teaneck, NJ 07666
519303645	+ T-Mobile, USA, ATTN. Convergent Outsourcing, Inc., 800 SW 39th St./PO Box 9004, Renton, WA 98057-9004
519303646	+ The Law Firm of Ryan E. Calef & Assoc., 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 19 2022 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 19 2022 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 19 2022 20:53:02	Capital One Auto Finance, Attn AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
519303597	+ Email/PDF: bncnotices@becket-lee.com	Aug 19 2022 20:53:34	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
519333064	Email/PDF: bncnotices@becket-lee.com	Aug 19 2022 20:52:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519357843	Email/PDF: resurgentbknofications@resurgent.com	Aug 19 2022 20:53:38	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519303600	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 19 2022 20:53:37	CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519303601	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 19 2022 20:53:42	CBNA, ATTN: CENTRALIZED BANKRUPTCY, PO BOX 790034, ST. LOUIS, MO 63179-0034

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519303607	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 19 2022 20:53:53	CITI/SEARS, CITIBANK/CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034
519303608	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 19 2022 21:04:03	CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519303609	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 19 2022 20:53:25	CITIBANK/SEARS, CITICORP SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST. LOUIS, MO 63179-0034
519303610	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 19 2022 21:04:02	CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519303611	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 19 2022 20:48:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519303612	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 19 2022 20:48:00	COMENITYBANK/NEW YORK, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519303613	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 19 2022 20:48:00	COMENITYCAPITAL/C21, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
519315669	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 19 2022 20:49:00	CSMC 2021-RPL1 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
519311908	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 19 2022 20:53:02	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519315330	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 19 2022 20:53:34	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519303604	+ Email/Text: bankruptcy@certifiedcollection.com	Aug 19 2022 20:48:00	Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
519348877	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 19 2022 21:04:04	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519303614	Email/PDF: DellBKNotifications@resurgent.com	Aug 19 2022 20:53:23	DELL FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 81577, AUSTIN, TX 78708
519303615	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 19 2022 20:53:50	DEPARTMENT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
519309852	+ Email/Text: mrdiscen@discover.com	Aug 19 2022 20:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
519303616	+ Email/Text: mrdiscen@discover.com	Aug 19 2022 20:47:00	Discover Card, P.O Box 6103, Carol Stream, IL 60197-6103
519303619	+ Email/Text: bankruptcy@huntington.com	Aug 19 2022 20:48:00	HUNTINGTON NATIONAL BANK, ATTN: BANKRUPTCY, PO BOX 340996, COLUMBUS, OH 43234-0996
519303605	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 19 2022 20:52:55	CHASE CARD SERVICES, ATTN: CORRESPONDENCE/BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
519303623	Email/Text: signed.order@pfwattorneys.com	Aug 19 2022 20:48:00	Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
519344263	Email/Text: bkdepartment@rtresolutions.com	Aug 19 2022 20:49:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
519303625	+ Email/Text: bkdepartment@rtresolutions.com	Aug 19 2022 20:49:00	Real Time Solutions, 1349 Empire Central Dr. Suite 150, Dallas, TX 75247-4029

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519303628	+ Email/Text: bankruptcy@rubinrothman.com	Aug 19 2022 20:48:00	Rubin & Rothman, LLC, 1787 Veterans Highway, Islandia, NY 11749-1500
519303629	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 19 2022 20:49:00	SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
519303630	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:53:46	SYNCB/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519303631	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:53:46	SYNCB/HOME DESIGN, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303632	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:53:07	SYNCHRONY BANK/ OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303634	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:53:00	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303636	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:52:56	SYNCHRONY BANK/HOWARDS, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303637	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:53:33	SYNCHRONY BANK/JCPENNEY, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064
519303640	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:53:46	SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303641	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:52:56	SYNCHRONY BANK/PC RICHARDS & SONS, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519303643	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:53:32	SYNCHRONY BANK/SAMS, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303644	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2022 20:52:59	SYNCHRONY BANK/SHOPNBC, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519306881	+ Email/Text: bankruptcy@huntington.com	Aug 19 2022 20:48:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
519303647	+ Email/Text: vci.bkcy@vwcredit.com	Aug 19 2022 20:49:00	VOLKSWAGEN CREDIT, INC, ATTN: BANKRUPTCY, PO BOX 3, HILLSBORO, OR 97123-0003
519351963	+ Email/PDF: ebn_ais@aisinfo.com	Aug 19 2022 20:53:37	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519303649	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Aug 19 2022 20:53:42	WELLS FARGO DEALER SERVICES, ATTN: BANKRUPTCY, 1100 CORPORATE CENTER DRIVE, RALEIGH, NC 27607-5066
519303650	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Aug 19 2022 21:04:04	WELLS FARGO HOME MORTGAGE, ATTN: WRITTEN CORRESPONDENCE/BANKRUPTCY, MAC#2302-04E POB 10335, DES MOINES, IA 50306

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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519303622		Drs. Paltrowitz, Goldfarb, Schmidt,, Micale, Attn: Pressler and Pressler
519303602	*+	CBNA, ATTN: CENTRALIZED BANKRUPTCY, PO BOX 790034, ST. LOUIS, MO 63179-0034
519303633	*+	SYNCHRONY BANK/ OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303635	*+	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519303638	*+	SYNCHRONY BANK/JCPENNEY, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064
519303639	*+	SYNCHRONY BANK/JCPENNEY, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064
519303642	*+	SYNCHRONY BANK/PC RICHARDS & SONS, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519303648	*+	VOLKSWAGEN CREDIT, INC, ATTN: BANKRUPTCY, PO BOX 3, HILLSBORO, OR 97123-0003

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2022 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Andrew M. Lubin	on behalf of Creditor The Huntington National Bank nj-ecfmail@mw-law.com alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor CSMC 2021-RPL1 nj-ecfmail@mw-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor CSMC 2021-RPL1 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor The Huntington National Bank nj-ecfmail@mw-law.com jhillier@mw-law.com
Russell L. Low	on behalf of Debtor Eric Celestine ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Joint Debtor Theresa Celestine ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Steven P. Kelly	on behalf of Creditor Real Time Resolutions Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9